

RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING
February 23, 1991

The meeting was called to order by President Graham Fowler. All members were present except Mary Purrington. Also in attendance were Steve Little, ACC Chairman, Jim Boyd, Road Committee member, Marvin Gee, Asst. Treasurer/Corresponding Secretary, Janice Tate and Duke Sumonia, landowners.

SECRETARY'S REPORT

The minutes of the December 8, 1990 meeting were approved.

PRESIDENT'S REMARKS

Graham reported that positive things have been happening; a deed of trust and a \$200 check from Mark Goodkin, to start paying back the court ordered judgement the Retreat has against him, the barn and corral are in the process of being torn down; the insurance company reduced the policy by \$400 because there are no structures on the open land; he wants to involve everyone in the twentieth year celebration of the establishment of the Retreat; a letter from Susan Mills (lot 28, Filing 2) was read, in which she explained her plans for upgrading the cabin and surrounding area, which had been mismanaged by Debbie West; the fence on Dunkin's property is in the County road right of way, and it was suggested to let Larimer County road commissioners know about it. No action was taken.

LANDOWNER'S COMMENTS

Duke explained that an addition of two and a half bays is being built on the Firehouse #1 in Glen Haven. Bob Lindsay is superintendant. Duke asked for volunteers of physical labor, help in directing traffic, and providing food for the workers. When the building is complete, both firehouses will have a firetruck and watertruck. Requests for donations to help defray the costs, will be sent out soon, to the area residents. Insurance rating is still #9. Several members of the department will clean up the area around Firehouse #2. The culverts which are there will be claimed by the Retreat.

Discussion concerned placement of, and County regulations concerning propane tanks. Steve Little is checking into the County regulations.

ACC

Steve Little reported that Steve Wondrus on Solitude Court wants to put up a storage shed while he is constructing a cabin. His application has been approved.

A letter was sent in October, Graham called in January, regarding a trailer which has not been moved as requested. Steve will write a letter telling the owners that as of March 1st, "your trailer has used the 60 days allotment for 1991, please remove your trailer, and don't bring it back until 1992. If you do not comply by March 15, we will ask our attorney to take action." Steve feels strongly that this is blatant disregard for the Covenants. The Board concurs.

The Van Butzels will re-establish the trail six months after their building is completed. Graham and Steve have both been in contact with them, and Graham asked that a signed agreement be made. So far it has not been received. Hugh moved, Dice seconded, that due to the time delay in receiving the signed agreement, that no construction be allowed on the property until the signed written agreement, prepared by our attorney has been received. The motion passed.

Discussion involved shed sizes; Steve clarified the intent of the ACC in getting the placement, the size, and purpose. He said the ACC wanted to make certain that the applicants go to the ACC.

Discussion concerned trailers. The Board decided long ago that if you live in the Retreat, and own a trailer, it can be stored on your property. The Board can interpret the intent of the Covenants.

Wilf Howarth has checked with the County and the ACC, to clarify his decision on re-surveying his property lines of two lots, to make certain that he can change the lot lines so that one house is on one lot, and the experimental house is on the other lot. This will bring him into compliance with the County code.

ROADS

Jim Boyd reported that plowing was needed only one time, and the grader broke down. Rock was able to cobble things together so it would work. They plan to get the steel extension on the culvert in the problem area on Miller Fork Road, by the end of March. A second curve will have just rock added to it. They need to do these before spring thaws, to avoid the risk of material sloughing off. Jim will check with Rock to see if any of the material from the firehouse excavation can be used.

Discussion concerned the washboard on Copperhill Road, the corner of Miller Fork and Dunraven. Jim would like to plow the roads from the bank to the edge of the roads, which would add ten to twelve inches to the roads. Berms are necessary in some areas, as they provide safety barriers.

ROADS, Continued

The back entrance was discussed. It was suggested that we put road base in that area. Marvin suggested that we ask Jay Smith to talk to the neighbors along the road, to get their feed back, and to let them know that we are good neighbors. It was stressed that we have the easement.

Jim said that Rock would like to put roadbase on the roads in both spring and fall, if Mr. Nyles recommends that it be done.

Hugh called attention to the erosion on the curve of Dunraven near the intersection of Elkridge Drive. It is a hazzard, and Hugh asked that a letter be sent to the County (on the suggestion of a road commissioner he'd talked with) regarding this problem. Jim will check into it. Graham asked that this be combined with the motion of the Dunkin problem.

Another area of concern is the "greasy" quagmire on Fisherman's Lane. Dice suggested that the area should be filled first with material pulled from the sides of the road, and then road base be put over the area. There is about 400 to 500 feet that needs it.

Jim feels that we should be looking for a new (to us) grader. It was noted that there is a fund started for the purchase. It will be metioned again at the Annual Meeting, so that the members are aware of the problem.

ENVIRONMENTAL

Graham said he'd sent Ron Tate a reply to his letter regarding the beaver. Graham will call the DOW ranger, and ask him to explain his intentions of relocating the beaver. There might be an expense in the labor, which we may have to absorb.

Hugh reported that Jim Persichetti wants to resign as Environmental Chair, as he has not been able to get up here as often as he has in the past, and felt he wasn't doing his job. Hugh wouldn't accept the resignation, and asked that a letter be written to Jim, telling him that he is doing a good job, and has all the contacts. One of Jim's oncerns was that there are rattlesnakes, and that the children should be made aware of them. An article will be put in the Newsletter explaining that there are rattlesnakes, and what to do when one is encountered.

Discussion concerned mountain lions in the Retreat. Two were spotted running together near Benson's place.

There was no report on the Beetle problem.

Graham said, in deference to Jim's wishes, we need to look for a new Environmental Chairman.

TREASURER'S REPORT

Marylouise passed out the treasurer's report to those present, and explained it. It was suggested that the two contingency funds for equipment and for reserve operation, be earmarked in separate funds.

Things have not been updated for the Retreat at First National Bank, since 1988. Marylouise needs a letter from Graham to the bank authorizing her to transfer funds. They also need the tax I.D. number.

After lengthy discussion it was decided that \$10,000 plus \$1,000 for this year should be in the reserve fund, \$2,000 will go into equipment depreciation fund, and \$2,000 into road maintenance. This makes \$12,600 in the Reserve Fund, \$3,000 in Equipment Depreciation, and \$3,000 in Road Maintenance. Hugh moved, Dice seconded, to approve the treasurer's report. Passed. No copy attached as all Board members have copies.

OLD BUSINESS

A. By-Law Committee

Tom Fulton did not accept the position as chair. Two names suggested as possible chairs were Dick Weinmeister and I.B, Muller. Until a chair is chozen, Marlan McMahan will get the committee going.

B. Finance Committee

Bill Niles would like to be on the committee along with Duke Sumonia. Other RLA members suggested were Mr. Williams, a banker, Ron Bachali, investment broker, Tom Bennett, past RLA prsident, Rick Russell, with an S & L company in Estes Park, and the treasurer as an ad hoc member. There should be a minimum of three members.

Marylouise commented that there seems to be no authorization for her to do the several areas of her job, and asked for a job description. It was noted that the duties and authorization and guidelines come from the By-laws (Article V, Section 5).

Graham asked Duke to act as Chair to form the Financial Committee, who will come to the next Board meeting to meet with the Board. The Board approved. Duke feels that someone with more financial expertise than he, would be better qualified as the Chair, but he will organize the committee. The committee will be given directions and guidelines from the Board.

C. Transfer Fee

Graham read a letter from Ernie Conrad requesting that the seller not be charged the \$100 transfer fee. After discussion, Marlan moved to amend that the transfer fee be collected at closing and be paid to the RLA. Hugh seconded, the motion passed. Marvin has notified all the title companies that the fee will be collected. He will now send a notice to these same companies so they will know of the amendment.

D. Telephone

The telephone at Firehouse #2 has been removed.

NEW BUSINESS

A. Twentieth annual Meeting

Ideas for the celebration are as follows:

1. Ask Duke to update the Retreat Map, with people's names, sell it, and donate the profits to the GHAVFD.
2. Hire someone to make aerial pictures of the Retreat, sell the prints at the Annual Meeting. Hugh will contact Lew DAKin to see what he would charge for this service.
3. Have a "show" on "What the Retreat Means to Me", using crafts (stained glass taperstry, wood carvings, paintings, etc.), essays, poetry, music, photography, using whatever talents the Retreat members have.
4. Have a printed copy of the History of the Retreat 1971-1991, using Duke as a resource person. and Mr. Satterfield, an English teacher, to do the text. Steve Little will help.
5. In an early Newsletter, ask for suggestions from the membership.
6. Have a "cabin tour" charging \$5.00 a couple, and selling crafts or baked goods at each cabin. Janice Tate offered to organize it.
7. Have a three-day celebration, starting with a wine and cheese party Friday night, then going out to "see the stars" led by Steve; the Board and Annual Meetings on Saturday, followed by the potluck (1991 is potluck time) and on Sunday morning having early devotions, followed by hikes. Marlan will organize the Sunday devotions. Hikes suggested were a) following Miller Fork on the Indian Trail going over to the top of Dunraven, and 2) a hike up to Piper Meadows. For those who don't do the hikes, the cabin tour.
8. A tour of the Maitland Homestead. Marvin will check into this idea.
9. Some hikes or special things for the kids to do. Nothing was definitely decided, but it was determined that they should be considered in the plans.
10. Consider making a Retreat Christmas Card.

B. Newsletter

All of the above items will be included in an article announcing the celebration.

2. Article on work on the Firehouse addition.
3. Letter from the President - Graham.
4. Article by ACC Chair, Steve
5. Need for an Environmental Chair.
6. History of Miller Fork Trail.

The Newsletter will be sent out at the end of March.

C. EVIA

Wendall Amos, president of EVIA, asked that someone from the Retreat be on the EVIA Board. A notice will be put in the Newsletter.

D. Trees

Graham will attend a seminar on planting trees, on March 7, in Longmont.

E. Assessments

1. Marvin reported that 56 assessments still are out, four of them from Bulwark. He will wait until March 1st to send out a new second invoice - the charge will be \$101.50. Every month thereafter the amount will go up 18% (By-laws: Article VII, section 2, item 3).
2. Marvin checked on Mrs. Maitland's billing. She gets only Bulwark billing. He suggests that she might be willing to sell her small parcel of land for a "bargain sale". The parcel is opposite where Bulwark Road and Dunraven meet.
3. Steve asked if people who have two houses on two lots would pay two assessments. The idea had been tabled for clarification at the 1990 Annual Meeting. Steve feels that it should be addressed as soon as possible. Hugh suggested that a letter be sent to the Howarths, that the idea had been tabled, but might be brought up at the 1991 Annual Meeting; and he might have to pay two assessments. After discussion, it was decided that the members be alerted that it will be part of the agenda at the Annual Meeting.

F. Board Members

Janice Tate would like to run for one of the three positions open this year.

G. CAI Conference - March 23

Marlan McMahan, Ron Tate from the ACC, and Janice Tate, Graham, and Duke from the Financial Committee will attend. Marylouise should be notified by March 12 so she can send in the registration fees.

Next Board Meeting is April 20, at 9:30 AM at McKnight's cabin.

Respectfully submitted,

Carol Fulton

Carol Fulton, Recording Secretary



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING

April 20, 1991

The meeting was called to order by President Graham Fowler. All members were present except Hugh Beckham. Also in attendance were Steve Little, ACC Chairman, and Bill Widmair, and Charlene McKnight, landowners.

SECRETARY'S REPORT

The minutes of the February 23, 1991 meeting were approved with the change that Graham would contact the people about the trailer, rather than Steve. (ACC report section)

PRESIDENT'S REMARKS

Graham reported that he and Marlan had attended the CAI conference in Denver. They felt the experience was very beneficial. They made some useful contacts.

He said the beaver problem is being addressed, and will soon be resolved.

Graham expressed disappointment that the culverts on Miller Fork Road were not in as had been intended. It was noted that both Jim and Rock are becoming more involved, and are unable to be on the roads as much as they had planned.

LANDOWNER COMMENTS

There were no landowner comments.

ACC

Steve reported that the trailer was removed. He said the ACC has approved many items, that there are several applications in, that he sent out quite a few, and expects them back soon. Approval has been given to Dale Alps (Filing 2, lot 10) for modification of his driveway; tentative approval for Van Butzel's cabin (Filing 4, lots 19 & 20) pending the filing of the legal forms discussed at the February meeting; approval for a driveway on Grove's property (Filing 1, lot 36). There is only one building site on this property. It was suggested that if too many trees are removed in building the driveway, that the Groves be asked to plant seedlings as replacements. Dennis Bicknell wishes to build an addition to his cabin (Filing 1, lots 1 & 2). Steve expects the ACC to approve the application. Steve noted that Dennis will act as ACC chairman while Steve is gone during the month of June. Approval has been given for a driveway request from Stoltes (Filing 1, lot 46). Mr. Bregach (Filing 3, lots 11 & 12) has requested permission to put in a corral fence. Steve feels that the ACC doesn't need to give formal approval, as the corral will be 50 feet from all his boundaries. There is nothing in the Covenants that says he must get ACC permission to build the fence, except for set-backs, and Mr. Bregach has already indicated that he will observe the set-back covenant. Steve will write a letter to him. Tony Besson (Filing 1, lots 84 & 85) has been given approval to put in a fence to keep a dog in. Six months ago, the ACC approved a shed for Martens (Filing 2, lot 45), and for a bridge on the same property. Mr. Martens also went through the County Planning Commission; those with surrounding properties were notified, as is customary, and several have expressed concerns to both Steve and Graham. They have reassured these people that Mr. Martens is conscientious, and won't do anything that isn't approved.

Steve said that a cabin application has been sent to Tom and Ethel Crandall (Filing 1, lot 44).

The ACC told Lindells, on Streamside Drive, who wanted to build five feet from their lot line, that they would probably approve something less than twenty-five feet, but not five feet, as there is no compelling reason for them to be so close to their boundary. At present there has been no response from the Lindells.

ACC, continued

Graham received the request from Van Butzels, which has some sections crossed out by Mr. Van Butzel. He gave this document to Steve to review, then it will go to our attorney for final review. Mr. Van Butzel is concerned that since the Board changes, that future Boards would reverse or change what has been decided. He wants to make certain that once his plans are approved, they stay that way.

Steve talked with Mr. Satterfield (Filing 4, lot 18) who found a lot of shotgun shells in his yard. Steve said it is obvious that people are using this area as a place to shoot, as there are numerous spots where empty shells are found. He pointed out that the sign at the entrance to the Retreat indicates shooting is permitted as long as the landowner gives permission. He feels the sign should be removed, or modified quickly. After discussion it was decided to make it clear at the Annual meeting that no shooting is allowed, and that building dams in Miller Fork should be discouraged. Graham suggested that if one sees these things happening, to report it, not to a Board member, but to the sheriff. He will "lecture" about these concerns at the Annual meeting. The subject of assessing fines for Covenant violations arose, but it is not clear whether those who are shooting are RLA members.

ROADS

Copperhill Road is getting very "washboardy", and with the recent moisture, it is hoped that something can be done about it. There is a large pothole at the back entrance; it was suggested that road base be put in that area. Steve suggested that a load, or several loads of road base be put on Saddle Court, to be a source of materials for patching up the road, as one goes along the road and finds areas that need help. He said that they are trying to relocate the trail, and will need the backhoe to help get it fixed. He will talk with Rock and Jim about it. Dice suggested contacting Dick Weinmeister to help on the Road committee, as he is well acquainted with handling the equipment, and now lives in the Retreat full time. The Board agreed that he should be on the committee.

Concern was expressed that the credibility of the Board is in question, because the roads had been set up as a priority, and little has been done. The Annual meeting is coming up very soon, and the Board wants to have the membership realize that something is being done. Thoughts concerned the idea of perhaps bringing in a contractor, if it is necessary to get these problems solved. Discussion brought out that volunteers should be encouraged to help work on the roads, perhaps even in groups, for a "work day".

Steve will send letters to those people who need to put in culverts in their driveways, after he has gone around and identified them. There are several driveways that run out into the roadway when it rains.

Concern was expressed about a big bonfire at Ponchee's (Filing 2, lot 25), especially since the forest fire hazzard is high. The suggestion to ban open fires and smoking outdoors was made.

ENVIRONMENTAL

There still is no chair for this committee. John Carroll's name was suggestion. No action taken.

TREASURER'S REPORT

Marylouise passed out the treasurer's report, and explained it. With the help of her husband Bill, a CPA, the following was drafted:

At April 16, 1991, cash balances total \$28,666.84. Cash receipts total \$19,437.42 and cash disbursements total \$3,624.65 for 1991 for an excess of cash receipts over cash disbursements year to date of \$15,812.77.

The Board clarified the discussion which was held at the last Board meeting regarding reserves or appropriations which should be accounted for. These appropriations are as follows:

TREASURER'S REPORT, continued

General Contingency Appropriation: \$12,000

This consists of:

Excess of receipts over disbursements	
in years prior to 1990	\$10,000
Amount budgeted in 1990	1,000
Amount budgeted in 1991	1,000
	<u>1,000</u>
Total	\$12,000
	=====

Equipment Replacement Appropriation: \$2,500

One half of 1990 excess revenues	\$1,500
1991 budgeted appropriation	1,000
	<u>1,000</u>
Total	\$2,500
	=====

1990 excess revenues consists of:

1990 total receipts	\$22,113
total disbursements	(18,115)
general contingency approp.	(1,000)
Excess (rounded)	\$ 3,000

Also, the other half of the 1990 excess revenues is to be allocated to the 1991 budget for road maintenance. Therefore the amount budgeted for road maintenance in 1991 should be \$7,500 rather than \$6,000 and the total budget for 1991 should show a net excess of expenses over revenues of \$1,500.

Marlan moved, Mary seconded to approve the treasurer's report. Passed. The Board members have copies of the treasurer's report.

ASSESSMENTS

Marvin reported that thirteen RIA members and one Bulwark member are still unpaid. These will be turned over to the attorney. Marvin explained that starting on March 1st he billed those who are in arrears \$101.50. Half of those assessments received since that date have paid the assessments but not the \$1.50 interest. Marlan moved, Dice seconded to carry over these interests to next year. Passed.

OLD BUSINESS

A. By-Laws

Marlan sent copies of the By-laws to members of his committee for their thoughts and suggestions. Some have been returned. These will be revised and completed by the next Board meeting. It was suggested that copies be sent to the membership with the Newsletter, after that meeting. Mary felt that this was a good method for changing the By-laws.

B. Finance Committee

The committee met April 6th. No report.

C. Marlan thanked the Board for paying for his fees for the CAI conference.

NEW BUSINESS

A. Secretary's reports will now be on 8½x11 paper.

B. Annual Meeting

1. Glen Haven Community Building is reserved for Friday night, July 26, Saturday July 27, and Sunday morning July 28.
 - a. Bill & Maggie McDonald will organize the wine and cheeze party Friday night. Non-alcoholic beverages will also be served.
 - b. Board meeting at 9:30 a.m., the general meeting at 1:00 p.m. and potluck at 6:00 p.m. Saturday. The Mullers will be asked to organize the potluck.
 - c. Non-denominational service will be hld Sunday at 9:00 a.m. Marlan will set this up.
2. Janice Tate will organize the Tour of Homes Sunday afternoon from 2:00 - 4:00.
3. Graham will ask Hugh what Mr. Dakin will do for us on aerial photographs of the Retreat.

NEW BUSINESS continued

4. It was suggested that the displays expressing members' feelings toward the Retreat, could be set up on Friday so as to be viewed at the Wine and Cheese party.
5. Steve Little will organize a star-gazing group after the Friday party. Duke Sumonia will show pictures of the Retreat after the potluck and program, and wants to lead one of the hikes to Piper Meadows on Sunday after the service.

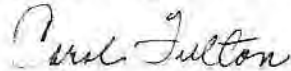
C. Board Members

Hugh and Dice's terms are up this year. Janice Tate wants to run for one of the three positions. Jim Raines' name was suggested. Graham asked that all Board members contact others to run, and suggested that we try to have five. They should write a short paragraph to give to Marvin to publish in the Newsletter.

The meeting ajourned at 11:45 a.m.!!!!

Next meeting: June 29, 1991, at 9:30 a.m. at Purrington's home.

Respectfully submitted,



Carol Fulton, Recording Secretary



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING

June 29, 1991

The meeting was called to order by President Graham Fowler. Present were Board members Dice McKnight, Mary Purington, Hugh Beckham, MaryLouise Widmair, and Marlan McMahan. Also present were Char & Marvin Gee, Coresponding Secretary/Assistant Treasurer, Steve Little, ACC Chairman, attorneys Ed and Deborah Guiducci, Rock Tallman, Road Chairman, landowners Janice Tate, Dick Weinmeister, and later John Barlow, Jerry Spencer, Jim Boyd, and Duke Sumonia.

SECRETARY'S REPORT

The minutes of the April 20, 1991 meeting were approved.

PRESIDENT'S REMARKS

Graham introduced our new attorneys, Ed and Deborah Guiducci, after which everyone present introduced themselves.

LANDOWNER COMMENTS

There were no landowner comments.

ROAD REPORT

Rock reported that Dick Weinmeister has been seeing to the repairs of the equipment, and that Jim Boyd has done most of the road grading. Dick reported that the road base material from Nytes is more costly than from Mobile Pre-Mix in Loveland; Nytes' cost is \$170 per load, Mobile Pre-Mix \$141.25 a load. He wants to try the Pre-Mix as they have all kinds of materials, including asphalt and flowable fill, which will help bind the road materials together. He said that the road crew is "crowning" the roads so that the run-off will be on the sides and not down the center. They will start with eight to ten loads; Dick and Rock will meet the trucks to show them where to dump the material. They intend to start on Fisherman's Lane, then on Bulwark Ridge near Villiamsons, then Elkridge Drive and Copperhill. There is \$3500 budgeted. Graham said that if they run over budget in getting the areas cleared up, that money could probably be shifted from other areas, as the roads are the priority for this year. It is hoped that the work will be accomplished before the Annual Meeting.

It was noted that when the County people are through with their grading blades, they give them to the Retreat for our grader. Marvin spoke with Mr. Bruinmeir who runs the County grader on Dunraven Glade Road, asking him to use County influence to get the Duncan fence moved back so they could ditch along that stretch of road. The Retreat has had no luck in getting this accomplished.

Rock and Jim prefer to just work the roads. Dick volunteered to be the chairman of the Road Committee. The Board approved, unanimously.

ACC

Graham read a letter from Van Butzels regarding the variance on their property. This was given to our attorney Ed, who reviewed the situation. Mr. Van Butzel had crossed out numerous parts, most of which the Board could live with, except "paragraph #6" which deals with default under the terms of the agreement, the prevailing parties shall be entitled to attorney's fees and costs. Ed feels it is not advisable to permit the variance without that provision. Ed said that the Retreat has two options: to say no, we don't want the changes, and walk away, or to ratify any or all of the changes. He said that the Board needs to protect itself and the membership, that the Board has a fiduciary obligation to itself and the members, noting that the Board must supervise and monitor the

ACC, continued

actions of the membership. He reinforced the idea that the Board has twelve months in which to take action after a Covenant violation has occurred. He noted that the Board has to be cautious in enforcing procedures. Questioned on precedence, Ed explained that the best way to avoid litigation is to take an aggressive enforcement procedure.

Ed said the Covenants are loosely set-up, by his standards, and noted that the only way they can be changed is with 100% membership approval. Asked if a past Board had been loose in enforcement, but a present situation is enforced with no argument, does it re-establish the precedent, Ed said it would help, but it would still be shakey ground. He said he would probably advise the Board to try to avoid litigation, should a threatening letter be received, and would work toward coming to some agreement. The feeling of the Board is that they need to get "the ship more in shape" than ever, now, with more and more people living here.

Graham said Mr. Van Butzel came in person, and talked with him about the variance. Graham told him the attorneys said not to back out on "paragraph #6". The revised agreement has been sent to the Van Butzels, but it has not been signed and returned by them. The agreement calls for 1) return the trail to where the Court says it goes, 2) restore the land to the area it was before, no later than six months from completion of construction, 3) the driveway shall be consistent with other such take-ups in the Retreat, and 4) the former #6 paragraph mentioned earlier. After further discussion the Board decided that if the Van Butzels don't sign, they cannot build. John Barlow came to speak on behalf of the VanButzels. Graham, speaking for the Board, assured him that the variance is approved, but that the paragraph in question (#6) cannot be backed away from by the Board. This on the advice from our attorneys, because it creates too much liability. There is no problem with any of the plans. The only issue is the attorney's fees clause. John was asked to remind the Van Butzels that they are costing the Retreat money by delaying. Deborah explained that the clause just clarifies Section 5 of the By-Laws in Article VII. The Board members reassured John that the variance has been approved by both the Board and the County, and would be happy to have him build the minute that Van Butzel signs the agreement. After John left, the Board felt that if Van Butzels are having legal advice, we need to find out who the attorney is.

In other ACC business, Steve said that Dennis Bicknell had been in charge of the ACC committee during Steve's absence; that a fence had been installed below the Bregach property, which Dennis felt didn't look very good. Steve has not had time to view it yet. He reported that a bulldozer went up Miller Fork Road to where a driveway already was, and will be finished. He said he has a driveway request from these people, applied for some time ago. He will check on the situation and get them to clarify their intentions.

Jerry Spencer came to talk about "doing battle" with the telephone company through PUC. He went into detail about problems with price and various dealings with the company. He will put an article in the Newsletter, pointing up the inequities, and asking the membership who have phones, to respond, to help him present his case. After the information has been gathered, he will send a class action suit against the phone company, with the help of our attorneys in filling out the complaint form. He will also make a presentation at the Annual Meeting.

ENVIRONMENT

Graham reported that the beaver was removed for \$50. The fish stocking will take place soon. It was noted that many who fish Miller Fork are non-landowners. A suggestion was made to put up "Private - No Fishing" signs on the private properties. Marlan will write a Newsletter article requesting that people follow the regulations.

The beetles are back, and the trees are showing their existence.

It was suggested that Graham talk about the problem of unsportsmanlike behavior of fishermen, at the Annual Meeting.

TREASURER'S REPORT

MaryLouise passed out the treasurer's report, and explained it as follows:

Balance Sheet

Treasurer's Report, continued

BALANCE SHEET:

At June 29, 1991, cash balances total \$28,840.59 consisting of \$4,503.62 in checking and \$24,336.97 in the money market account.

INCOME STATEMENT:

Year to date cash receipts total \$20,900.53 and cash disbursements total \$4,914.01 for and excess of cash receipts over disbursements of \$15,986.52. During the period since the last Board meeting on April 16, receipts total \$1,225.75 and disbursements total \$1,289.36. Interest income during that two month period was \$237.36.

Total expenses year to date of \$4,914.01 compares with total budgeted expenses for the year of \$22,900.00.

The Balance Sheet and the Income Statement have been adjusted to record the appropriations which were discussed at the last Board meeting.

Since the last Board meeting, \$12,500 was transferred from checking to the money market account, as was directed by the Board at the April 20 meeting.

It was moved, seconded and passed to accept the treasurer's report. There are only four unpaid assessments at this time: Tom Hallstrom, Lawrence & Gloria Schnell, Richard & Briana Smart, and Richard Gilmore from Bulwark Ridge Assn. The Guiduccis charge a flat fee of \$25.00 for filing a lien, plus the cost for filing. Marlan will get the Gilmore's address for the Guiduccis.

OLD BUSINESS

A. By-Laws

1. Ed has reviewed the By-Laws, and feels they are loosely drafted. There are some which he thinks should be Covenants. He feels the entire By-Laws should be tightened up. Deborah said it was worth the money for the Board to authorize the attorneys to do the By-Laws. After some discussion, Hugh moved that our attorneys draw up a new draft of the By-Laws, working with Marlan as a go-between, for presentation to the Board and membership at the Annual Meeting. It was seconded and passed.
2. Ed is concerned about how Bulwark Ridge is structured, if it is recorded legally. Marvin will get the agreement to give to Ed.

B. Finance Committee

Duke Sumonia passed out copies of the Finance Committee purposes. He said he asked three men to be on the committee besides himself - Mr. Williams, Tom Bennett, and Mr. Miles. Only one person was able to attend an April meeting of the Finance Committee. The Board concurs that a Finance Committee would be helpful in doing research, and as aid and assistance, with involvement of more RLA members. The Board will study Duke's presentation and bring ideas to the next meeting, and give the consensus at the Annual Meeting.

C. Annual Meeting

1. Wine and Cheeze party on Friday night at 7:30pm. Maggie and Bill McDonald will get the crackers, cheeze and bread, paid for by the Retreat. Everyone is to bring a bottle of wine to share, and their own glasses. Place is the Glen Haven Community Building. Deborah suggested that the RLA have a single event insurance policy for this party.
2. Steve and Irene Little will be in charge of the star-gazing activity afterwards.
3. Board meeting at 9:30 a.m. Saturday at the Community Building. Carol will order rolls from the General Store, and furnish coffee.
4. General Annual Meeting at 1:00 p.m. Carol will have coffee and iced tea, and whatever is left from the cinnamon rolls. Mary will arrange for a port-a-pottie.
5. Potluck
 - a. Marlan offered to have his wife Anita be in charge of organizing the potluck. Millie Muller volunteered to help in any way, except heading up the committee.
 - b. Program will be a reprise of the skit done in 1986. Millie Muller will help.
 - c. Duke will show his slides of the history of the Retreat, as an "afterglow" for those who wish to stay.

Old Business - Annual Meeting - continued

6. Sunday
 - a. There will be two morning hikes - one to Piper Meadows, led by Duke, and one up Miller Fork Trail, led by Claude Alkire.
 - b. Janice Tate has arranged for a house tour to go from 1:00 - 4:00. Five houses are included: Beckham's, Sumonia's, Haden's, Miles' and Tate's. Janice has tickets printed to sell for \$1.50. The proceeds will go to the GHAVFD. She has also arranged for a couple posters advertizing this, in the Glen Haven Area. She asks for baked goods and "munchies" for each house.
7. Hugh reported that Lew Daken will take aerial photographs of the Retreat for a flat fee of \$100. Discussion involved his prices for the photographs, and that he planned to take only one picture of the entire Retreat. Thinking that if an additional \$10 were added to his prices for photographs, it was moved, seconded and passed that the Retreat will pay up to \$250 for a minimum fee, but want a selection of photos to choose from. Thus, the pictures would cost as follows: 11x14 - \$50; 16x20 - \$85; 20x24 - \$110. It is hoped this will help recoup the funds outlaid for the photography.
8. Specials
"I Love the Retreat" hats and buttons will be ordered by Graham to be sold at the Annual Meeting, as a money-making project. It was suggested that the Retreat Logo be substituted for the words on the hats.

D. Directory

Char Gee is working on the new directory, to be given out at the Annual Meeting. A copy of the Covenants will be included.

E. Election

Candidates for the three Board openings are Irene Little, Janice Tate, Jim Ranes, Duke Sumonia, Dice or Charlene McKnight, possibly Hugh Beckham.

NEW BUSINESS

A. Letter

Marvin Read a letter from Ed and Jean Richards, sent to Earl and Helen Runnels, asking them to clean up their construction materials, so that the Richards' lot for sale would be more palatable to prospective buyers. Ed and Deborah opined that this is now a complaint, since a copy was being sent to the ACC chairman. Steve will check with the Richards to see if anything has been resolved. The attorneys said to use June 24th (the date of the letter) as the beginning for action, and not to let too much time go by before taking action. They suggest that a letter from the Board be sent, in order to create a "paper trail".

B. Hazzardous Waste Program

Marvin reported that in case of a fire, the Sheriff is in charge, and that he makes the decision as to whether the building is left to burn. A policy is being formulated, and Marvin requested that the RLA join with the GHA in sponsoring an informational meeting, with the Forest Department participating. This will be in August. It was moved, seconded and passed to support this idea. It will be advertized at the Annual meeting. Members of the Board are willing to help with publicity.

C. Signs

Hugh is concerned about the "House for Sale" signs at the front entrance. They are tacky, according to several Board members. Marvin will call Larimer County to see if it is legal for the signs to be there.

ATTORNEYS

1) Steve asked the Guiduccis what our rights are when people who build, don't follow the original plans. Their answer was in starting the procedure, to contact the people, then if they don't comply, use a document follow-up letter - to leave a "paper trail". They suggested a form letter, used to make certain that the applicant realizes the application is denied until he/she has complied with the ACC requests. The attorneys advise that Steve be a "real stickler" on the issues he and the ACC are facing.

2) Roads and set-backs: After discussion it was determined that property rights extend to the center of the road. Easements cannot be blocked.

Attorneys, continued

3) The part of Miller Fork Trail above Fishermans Lane has been defined by the Court. Concern is that it goes through Dice's property. He is trying to clear it out so it is accessible. Steve said they are in the process of shifting the trail to where it was originally. The attorneys said it was all right for the Board to help in the construction of the trail.

4) When asked if we are legally entitled to plow the roads level where the driveways have run into the road (after heavy rains), the Guiduccis' first reaction was "yes", that it is the Board's obligation to keep the roads in shape, but to make certain where the easement is, before cutting into the driveways. Steve will write letters to those whose driveways are bad.

5) Duke asked if the Board should wait until a complaint comes. The attorneys said the Board should try to look around and notice things, but not to act like policemen. They said there is a very fine line, that after all, the Board is made up of volunteers and must live with the neighbors.

6) It was noted that a culvert should be put in at Ponchee's place. The Guiduccis suggested that Steve "make a lot of noise", talk to the Ponchees, then write a letter. They suggested that he write a comprehensive letter for the Newsletter concerning the driveways and culvert situation.

7) Asked which takes more precedence, the County or Retreat, they answered that the Retreat does.

Next Board Meeting is at 9:30 a.m July 27, 1991 at the Glen Haven Community Building.

Respectfully submitted,



Carol Fulton, Recording Secretary



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING

July 27, 1991

PRESENT

President Graham Fowler, Treasurer MaryLouise Widmair, Vice President Mary Purington, Board members Hugh Beckham, Dice McKnight, Marlan McMahan, ACC Chairman Steve Little, Road Chairman Dick Weinmeister, Corresponding Secretary/Asst. Treasurer Marvin Gee, and Landowner Duke Sumonia.

SECRETARY'S REPORT

The minutes of the June 29, 1991 meeting were approved.

PRESIDENT'S REMARKS

Graham expressed thanks to the Board for helping throughout the year, and said he felt that in the last seven years great strides had been taken. He was impressed with the wine and cheese party, hosted by Bill and Maggie McDonald held Friday night. He felt that a lot of the talking that might have taken place at the Annual Meeting, had been done at that time. The Board concurred, expressing pleasure at meeting and conversing with many new RLA members as well as old friends.

Graham also expressed appreciation to Dick Weinmeister for his taking charge of the roads, and the work that had been done recently. He thanked Marvin and Charlotte for the excellent new directory, and Marlan for his work with our new attorneys in preparing the first draft of the By-laws in time for this meeting. He thanked Hugh for his work in getting the pictures of the Retreat organized.

Graham went on to explain his plans for the Annual meeting, what he wanted to bring up about guests of landowners spearing fish, vandalism on Fishermans Lane, shooting near Satterfields on July 26th, the amount of trash, and how it is everyone's responsibility to keep the Retreat clean; and the campfire that was built against a living tree by campers near where Miller Fork Road crosses Miller Fork stream. This incident happened around July 4th. The campers had apparently moved the large rock so they could drive on the trail. Concern was expressed about replacing that rock so that campers would have to park, and not drive in that far. Steve Little was able to get the plate number of the car, and reported it to the authorities. In reference to picking up the trash, Mary Purington said that she has picked up a lot along Dunraven Glade Road, that it doesn't diminish her to pick up someone else's trash, but it diminishes her environment to leave it.

Graham will ask for someone to be Environmental Chairman, and explain about the new rash of beetle infestation.

In discussing the By-law presentation, the Board would like to have everyone have a copy of the first draft to look over before next year, so they can be voted upon. According to the Guiduccis, our attorneys, the Bulwark Ridge Association members are really full members of the RLA, and should be paying the full \$100. No action was taken.

A single even insurance rider for the week-end activities was obtained on the advice of our attorneys.

LANDOWNER COMMENTS

Duke asked if the motion tabled at the last annual meeting would be brought up. This concerns the situation of a second habitable structure being built on a second lot, belonging to one landowner. After discussion the Board suggested that it should be under "Old Business". Graham will introduce it by using the new draft of the By-laws.

Landowner Comments, continued

If passed, the assessment will start January 1992.

ROADS

Dick explained that through July 9th to July 12th work was done on Fishermans' Lane, Bulwark Ridge, Streamside Drive, Copperhill Road, Black Creek, and Miller Fork. The total amount of money spent for this was \$4543.42. It was noted that three loads of recycled asphalt base was put on the S-curves of Miller Fork Road, as an experiment. The Board approved and appreciated his work. Copy of Dick's entire work and expense is on file with the recording secretary.

The grader and backhoe are in good working order at the present time.

ACC

Steve explained that there are four minor projects in the works - Steve Alps is doing driveway work for Kasperzack, Johnsons on Dunraven Glade installed a satellite dish with Steve Little's advice as to placement, Behrens on Dunraven Glade are building a garage, and Jerry Spencer is making a new foundation for his deck. Nothing major has come up.

Steve talked with Mr. Martens who was revising the shed building's original plans. Mr. Martens went back to the original plans. Steve wants to know, if anyone sees Mr. Martens living in it, as he has explained explicitly that the shed is to be used for storage only.

In discussing Rivers' shed on Streamside Drive, Steve said nothing had been written down, that Dennis had a verbal agreement with Mr. Rivers to tear down the shed once his cabin was built. It hasn't happened. Steve suggests that the Board could make a case with this situation because the shed, which Mr. Rivers has used to live in, is right on the lot line, and the County does not allow that. He feels we should talk to the County to see if they will do anything. Steve will call them about this situation.

It was noted that the area around the stable on Goodkin's property has been cleaned up and the portion that is legal is okay. Runnels have cleaned the area around their place and it seems to satisfy the Richards.

Steve wonders about landowners having more than one trailer on their land, as some have several. He would like something put in the By-laws concerning this. Discussion brought out that the original intent of the Covenant regarding trailers was to keep the Retreat from becoming a trailer park. The question of having a place in the Retreat where trailers could be stored on common land, came up.

In referring to inoperative vehicles, it was suggested that complaints be written to the Board.

Discussion involved Van Butzels who seem to feel the Board is being very personal. They don't seem to understand the Board's point of view. If they present a counter-proposal, the Board feels it should be accompanied by a letter from their attorney explaining why they want things done their way. It was noted that it has cost the Retreat \$250 (two and a half assessments) so far on this variance. Graham had suggested to Jeanette Van Butzel that she talk with the County concerning the placement of the trail, as it really does belong to the County. Steve will try to talk to them to find out what their problem is, and to see if he can help them resolve it.

ENVIRONMENTAL

Graham said that he thought Jim Persichetti might again be interested in becoming the Environmental Chairman, and asked the Board to encourage him to do it again.

Dice and Steve are working with the backhoe to fix the trail which runs around Dice's place. They will also install a sign indicating where the trail is.

TREASURER'S REPORT

MaryLouise passed out the treasurer's report and explained it as follows:

BALANCE SHEET:

At July 27, 1991 the cash balances total \$27,163.79 consisting of \$2,735.21 in checking and \$24,428.58 in the money market account.

Treasurer's Report, continued

INCOME STATEMENT

Year to date cash receipts total \$21,159.96 and cash disbursements total \$6,850.24 for an excess of cash receipts over disbursements of \$14,309.72. During the period since the last Board meeting in June, receipts total \$200.00 and disbursements total \$1,986.23. Interest income during that period was \$109.43.

Total expenses year to date includes cash disbursements of \$6,850.24 and reserve appropriations of \$2,000 totaling \$8,850.24. This compares with budgeted expenditures for the year of \$22,900.00.

Hugh moved, Mary seconded, to accept the treasurer's report. Passed.

There were twelve demand letters sent by our attorneys, resulting in four payments. Graham read the attorneys' itemized bills, and reported that we are recouping some of the attorneys' fees.

It was suggested that MaryLouise pass out the Annual treasurer's report at the beginning of the Annual Meeting so that members could look it over before her report. She will also pass out the balance sheet, and an Analysis of selected expense accounts for the year ending December 31, 1990.

Steve suggested that any monies left over at the end of the year be put in the Road Equipment fund, as the equipment needs work so often, and the sooner we can buy a new grader, the better.

OLD BUSINESS

A. Assessments

Marvin said there are three people who have liens against them. Ernie Conrad wants a list of unpaid assessments. The attorneys' opinion says that names of those who have liens against them will not be released under any circumstances.

B. Transfer Fees

Transfer fees have been collected from sales of Goff, VIN, Bosley, Boney, and Carter properties.

C. By-laws

Those who have read the new By-laws from the attorneys, feel they are beautifully written. Copies will be sent to the membership upon request, as noted in the next Newsletter. Comments will be asked for, giving the Committee a chance for revision in time to be voted upon at the next Annual Meeting. The final draft will be sent with the Newsletter thirty days prior to that meeting, to all RLA members. The Board agrees.

D. CAI

The third annual fall conference of the CAI is on September 28, 1991. Graham and Steve Little will attend. Others on the Board who wish to go, should contact Graham.

NEW BUSINESS

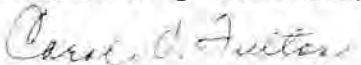
A. There are five proxies to be passed out at the Annual meeting.

B. Hugh said the photographs of the Retreat should be paid for when ordering.

C. Graham thanked Hugh for his service on the Board, and wished him success in his business. Hugh is willing to fill out any unexpired terms of Board members if necessary.

The meeting was ajourned.

Respectfully submitted,


Carol Fulton, Recording Secretary



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING

September 14, 1991

PRESENT

President Graham Fowler, Vice President Mary Purinton, Treasurer MaryLouise Widmair, Board members Janice Tate, Irene Little, Dice McKnight, ACC Chairman Steve Little, Asst. Treasurer/Corresponding Secretary Char Gee, landowners Tom Fulton and Duke Sumonia.

SECRETARY'S REPORT

The minutes of the July 27, 1991 meeting were approved.

PRESIDENT'S REMARKS

Graham thanked everyone for supporting him, explaining that as president he must field telephone calls, go "out on a limb", deal with situations that are difficult. He welcomed the new Board members, and asked them not to hesitate in questioning issues which are unclear to them. Irene Little questioned the length of time for discussions on each issue, so that a time table could be kept. Graham explained that the Board tries to keep each report to about five or ten minutes, and that the goal is to be through with the meeting around noon. In order to facilitate and expedite the meetings, he has included two places on the agenda for landowner comments, giving landowners a chance to present an idea at the beginning of the meeting, and to react to Board actions toward the end of the meeting. He told the Board that he feels the Retreat should be in good shape at the end of the year.

LANDOWNER COMMENTS

Kevin Little asked the Board for permission to rebuild bridges and do trail work on Miller Fork Trail (#926), to fulfill an Eagle Scout requirement for community service. Mary moved to approve his project, Dice seconded. Passed.

Duke Sumonia, representing the GHAVFD, clarified that in 500 letters sent by the Fire Department, 40% were responded to by the entire area. He said that \$6,000 was the balance owed yet on the new fire truck. He thanked the RLA members for all the help given in many areas, and would like the Retreat to consider an addition to the Firehouse #2, or a new firehouse in the back area of the Retreat. This would house a water truck. He was disappointed that only a few people attended the Wildfire Protection presentation in August, but said the FireBoard will have a potluck in October at which time the presentation could be given again.

Janie added that the GHAVFD served lunch to the Americade, and made close to \$3,500.

Duke said he does not want to be the official historian of the Retreat, but is willing to help.

ROAD REPORT

There was no report. Discussion involved the easement of the Retreat roads at the back entrance. Char Gee will look up the pertinent documents. More discussion involved organizing a road working crew to help clear ditches; Elkridge Drive as a priority; Dunraven Road badly eroded at the Elkridge intersection because of heavy run-off; signs such as Glen Haven has on their roads, in the Retreat, and repainting the wording in existing Retreat signs with white paint. A motion to have signs such as Glen Haven has, was made and seconded, but withdrawn after discussion. Board members felt that if they got out with white paint and small brushes, and made the wording in our existing signs white, the same goal would be accomplished.

ACC

Steve Little reported that Russell's property is for sale. A variance had been granted. The legal form, according to Rebecca the attorney who handled the situation, shows no time limit on the variance; corral variance is such that it is not limited to the tenancy of the Russells. Steve will write a letter to Ruse4ls regarding the shingling of the barn addition, which was not done as promised.

A letter from Van Butzel's attorney was read. After discussion Irene moved to accept the revised conditions if our attorneys agree. MaryLouise seconded. Passed.

Goodkin's property is under contract and closing should take place September 15. Rebecca is still handling this property. The Retreat should receive \$2,976 in fees. Graham had some suggestions as to where the money should be placed.

Wilf Howarth has resurveyed his two lots so that each of his houses is on a separate lot, all set-backs and easements are perfectly legal both with the Retreat and County specifications. The Board approved his work. A letter will be sent thanking him, and reminding him that he will have to pay two assessments.

Lengthy discussion involved use of Marten's and Rivers' sheds, and trailers parked for sixty days. Action was tabled until Graham can talk with the Guiduccis to get their opinion of the Covenant paragraphs regarding sheds and trailers.

Sue Mills' cabin on Streamside was also discussed. Steve will write a letter to her asking her what her specific plans are, remindig her that she needs ACC approval as well as County health, sanitation and building permits, that the loose dogs must be under control, and to give her until January 28, 1992 to get the problem resolved. A copy will be sent to Graham.

Steve explained about the Wildfire Protection Program which had been held in August. He listed several steps to be taken, and said the people who put on the program are willing to come and talk to RLA members either as a group, or individually. After more discussion it was decided that Steve will write an article for the Newsletter for the information of the members.

There is no information as yet about the stream access.

According to Duke, there are government monies available for building dams along Dunraven Glade.

Several trailers were mentioned. Steve will write letters to those people, reminding them of the time limit, and will sent them to Graham for his signature, also.

No one is attending the CAI Fall meeting, but several plan to attend the spring conference.

ENVIRONMENTAL

There was no report.

TREASURER'S REPORT

Three liens have been filed. There is a question as to whether a lien should be filed against a Bulwark Ridge member who has sent \$30, rather than the \$50.

MaryLouise passed out the treasurer's report and explained it as follows:

BALANCE SHEET

At September 11, 1991, the cash balances totaled \$19,502.90, consisting of \$3,893.85 in checking and \$15,609.05 in the money market account.

INCOME STATEMENT

Year to date cash receipts total \$22,500.72 and year to date cash disbursements total \$17,851.89 for an excess of cash receipts over cash disbursements of \$4,648.83. During the period since the last Board meeting in July, additional assessments were collected totaling \$720.00 and collections for button and photo sales total \$415.50. The cost of the photo sales have not yet been recorded. Also during that period total disbursements were \$9,026.65 and interest income was \$205.26.

Other sheets included consolidated statement and check disbursements. Mary moved and Dice seconded, to approve the treasurer's report. Passed.

It was noted that the budgeted \$500 for GHAVFD was sent. A second check for

Treasurer's Report, continued

\$500 will be sent. Mary recommended that this check be undesignated, so that the GHAVFD can use it for the truck, or in whatever area it is needed.

Marvin asks for permission to reorder stationery. The request was approved by the Board .

OLD BUSINESS

By-Laws

Tom Fulton asked for clarification of several areas in the By-laws: Page 1, section 5, - public streets, and Page 5, section 2, letter f - association roads. he feels the terminology should have continuity; Page 2, Article 3 - special meetings called - he asked that it be more specific, and should be consistent with Page 4, Article 6, section 2. Discussion suggested it state "a vote by majority of the Board," deleting the word "present"; Page 2, section 4 - quorum - Tom said he feels the most important thing is how many people show up, rather than a specified number of people. Discussion suggested that it should be percentage of the membership. A reminder was mentioned to change the "one vote " to per membership rather than lot or assessment; Page 3, section 5 - Can proxies vote on any issues that come up, or only on those issues specified on the ballots? Page 3, section 4 - Compensation - discussion suggested using the word "shall" rather than "may"; Page 4, section 2 - election - what does "cumulative voting" mean?

The above will be considered by the Board when finalizing the last draft of the By-laws.

Duke asked to have the process put in the Newsletter. Graham will include this in his letter in the Newsletter. Duke also wants to change the year to July to July, rather than January to January. He asked for the state statute where it says the Covenants must be changed only by 100% of the membership. It was noted that the By-law is process, and the Covent is law.

NEW BUSINESS

Budget

The Board discussed each expense in great detail. Some suggestions were to not stock the stream for several years as many non-Retreat people fish; to leave the wine and cheese party in at the Annual Meeting, because it was so successful in setting the mood for a strife-free Annual Meeting. Graham reminded the Board that today's work is just a proposal, to think it through, and that action will be taken at the next meeting. MaryLouise will bring a work sheet for the Board to use. The Gees will have the figures of membership and Bulwark Ridge members for the next meeting also.

In discussion of the expected monies to be received from the Goodkin property, Irene moved, and Dice seconded, that contingent upon gaining the lien release, \$500 be put into Equipment Replacement, \$500 be put into Attorneys Fees, and the approximate \$2,000 remainder be put into Road Maintenance. Passed.

LANDOWNER COMMENTS

Duke asked the Board if it still wants a Finance Committee, and said that he thinks someone other than he could be a better chairman.

SUMMARY

The issues needing to be checked into are: stream/property rights; Van Butzel's variance; legal interpretation of Covenant #5, including trailer/sheds; signs painted; which are County Roads in the Retreat; Char Gee will check on easements through the back entrance owners' property by going through the Retreat records.

Next meeting - Saturday, November 16 at 9:30 at Tates.

Respectfully submitted,

Larel Fulton, Recording Secretary

(The Board had an executive Board meeting to discuss a personnel problem.)

TREASURER'S REPORT - September 14, 1991

BALANCE SHEET

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RETREAT LANDOWNERS ASSOCIATION
BALANCE SHEET
SEPTEMBER 11, 1991

ASSETS

CURRENT ASSETS

CHECKING 3,893.85
CASH - MONEY MARKET DEPOSIT 15,609.05
TOTAL CURRENT ASSETS

19,502.90

FIXED ASSETS

EQUIPMENT 7,000.00
TOTAL FIXED ASSETS

7,000.00

TOTAL ASSETS

26,502.90
=====

LIABILITIES

TOTAL LIABILITIES

.00

CAPITAL

UNAPPROPRIATED FUND BALANCE 10,002.90
EQUIP. REPLACEMENT APPROP. 3,500.00
GEN'L CONTINGENCY APPROP. 13,000.00
TOTAL CAPITAL

26,502.90

TOTAL LIABILITIES & CAPITAL

26,502.90
=====

RETREAT LANDOWNERS ASSOCIATION
 INCOME STATEMENT (YTD/BUDGET)
 CONSOLIDATED STATEMENT
 SEPTEMBER 11, 1991

	ACTUAL	YEAR TO DATE BUDGET	VARIANCE
INCOME			
ASSESSMENTS	21,216.06	21,450.00	(233.94)
INTEREST INCOME - CHECKING	207.67	.00	207.67
INTEREST INCOME - M.M.D.A.	601.49	.00	601.49
OTHER INCOME	475.50	.00	475.50
TOTAL INCOME	22,500.72	21,450.00	1,050.72
EXPENSES			
ACCOUNTING	260.00	215.00	(45.00)
ANNUAL MEETING	318.55	200.00	(118.55)
DONATIONS - GHVFD	500.00	500.00	.00
ENVIRONMENTAL	700.00	1,500.00	800.00
EXPENSE REIMBURSEMENT	315.11	530.00	214.89
EQUIPMENT	1,171.87	1,950.00	778.13
INSURANCE	2,100.00	3,500.00	1,400.00
LEGAL	2,188.16	2,400.00	211.84
MEMBERSHIP & CORP. FEES	185.00	315.00	130.00
MISCELLANEOUS	99.50	300.00	200.50
OFFICE SUPPLIES	710.05	1,250.00	539.95
PROPERTY TAXES	124.42	140.00	15.58
ROAD MAINTENANCE	6,690.05	7,500.00	809.95
SECRETARIAL SERVICES	500.00	600.00	100.00
TELEPHONE & FIREHOUSE	(10.82)	.00	10.82
RESERVES	2,000.00	2,000.00	.00
TOTAL EXPENSES	17,851.89	22,900.00	5,048.11
OPERATING INCOME	4,648.83	(1,450.00)	6,098.83
NET INCOME	4,648.83	(1,450.00)	6,098.83

RETREAT LANDOWNERS ASSOCIATION
CASH DISBURSEMENTS
CASH - CHECKING

AS-OF DATE: 09/11/91

PAGE 3

DATE	PAYEE	CHECK NO.	G/L ACCT	SUB ACCT	DETAIL	NET AMT
07/27/91	DICK WEINMEISTER	1765	6231			16.45
07/27/91	GRAHAM FOWLER	1766	6151			36.27
07/27/91	BILL McDONALD	1767	6121			50.84
07/27/91	CAROL FULTON	1768	6241		40.00	
			6211		37.82	
						77.82
07/27/91	STEVE LITTLE	1769	6151		20.00	
			6211		29.23	
						49.23
07/27/91	BECKY CHILDS	1770	6121			21.60
07/27/91	STILLE SANITATION	1771	6121			100.00
08/01/91	GUIDUCCI & G., P.C.	1772	6181			259.24
08/01/91	BOB'S AMOCO	1773	6161			70.00
08/01/91	CLINE TROUT FARM	1774	6141			700.00
08/01/91	WESTERN MOBILE NORTHER	1775	6231			4,605.69
08/08/91	HOBERT OFFICE SUPPLIES	1776	6211			165.97
08/08/91	LARIMER EQUIPMENT CO	1777	6161			642.90
08/10/91	GLEN HAVEN FIRE DEPT	1778	6131			500.00
08/22/91	ANITA McMAHAN	1779	6121			12.61
09/03/91	GUIDUCCI, P.C.	1780	6181			1,606.12
09/03/91	MARV GEE	1781	6211			57.91
	BATCH TOTAL					<u>8,972.65</u>
09/10/91	R. ELLIOTT, P.C.	1782	6181			54.00
	BATCH TOTAL					<u>54.00</u>
	TOTAL CASH DISBURSEMENTS 7/27/91 THRU 9/10/91					<u><u>9,026.65</u></u>



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING November 16, 1991

PRESENT

President Graham Fowler, Vice-President Mary Purrinton, Treasurer MaryLouise Widmair, Board members Janice Tate, Marlan McMahan, Irene Little, ACC Chairman Steve Little, Road Chairman Dick Weinmeister, Asst. Treasurer/Corresponding Secretary Char Gee, Landowners Ron Tate, Jim Boyd, Kevin Little and Beth Widmair.

SECRETARY'S REPORT

The minutes of the September 14, 1991 meeting were approved.

PRESIDENT'S REMARKS

Graham read an article from "Common Ground" a national CAI journal, regarding covenant violations and enforcement, in other areas of the country. This was especially pertinent to the Retreat's recent concerns over sheds and other violations. It talked to the point of using the Judicial System properly.

Mary Purrinton brought up an article from the Colorado CAI publication "Common Interests" regarding Colorado lower courts, who are more often making settlements in sympathy to the Associations. She added that the Colorado courts are taking the Association Covenants more seriously, and said that the statutes of limitation are considered to be very important.

It was mentioned that Juneaus have moved. The new owners, the Bennett Woods of Longmont have been given copies of the Covenants. They had an emergency this morning. The baseboards, which had never been turned on while Juneaus were living there, were turned on, causing a great deal of smoke. The GHAVFD was called, and though Jim Boyd a neighbor, was there in minutes, it took twenty minutes for the department to get there. The emergency was only smoke - no fire. However, it did point out the importance of having a place of emergency equipment at the back of the Retreat. In discussing the trouble the emergency vehicles had negotiating the roads, it was suggested that studded snow tires should be on the equipment in the wintertime.

Char Gee passed out a sheet updating the Retreat members and explained the updates using the Retreat map. There are sixteen new members in 1991. All but the very newest - Dangler, which was received yesterday - were recorded. She noted that the new owners of Goodkin's property are still in limbo at this point, but the closing date will be November 25th. This will make seventeen new RLA members. There are now 214 RLA members and six Bulwark Ridge members, making a total of 220. All transfer fees have been paid.

Graham told Kevin Little that he felt the work Kevin has done on the trail and bridges is excellent. Kevin said he will do the rest of the work in the spring.

LANDOWNER COMMENTS

There were no landowner comments.

ACC

Steve Little said that two driveway applications have been approved, one on Filing 1, lot 37, off Solitude Court, and one on the property that Kleinman has sold. The Kasparzak property on Miller Fork Road was discussed, as the driveway looks as if it could be the road to someone unfamiliar with the road. Putting up a baracade at that spot was suggested. Steve will write a note for the Newsletter about the blue tarps being an eye-sore.

Graham called the Guiduccis about the sheds. They responded "Unless it's an issue,

ACC, continued

don't waste your time researching it. Right now it's a non-issue." Graham found an old map that says there is a public access of ten feet on either side of the stream. It is clearly marked. Graham asked that the Board be judicial regarding the requests that come in.

The VanButzel property is still under concern. Steve will send a copy of the letter from the Guiduccis regarding their, and our positions.

Graham explained the Guiduccis' legal opinion regarding the tents, trailers and sheds. He said that the ACC has the right to regulate where the sheds go, and that trailers should be cleared with the ACC before they go in, in the sense of fitting the set-back regulations. Steve said that each case is looked at individually by the ACC, but wants guidance from the Board. He prefers to keep the current policy in effect. Discussion involved explaining the atmosphere of traditions of the Retreat, peer pressure, telephone calls, persuasion, education, and advice from the lawyers on educating the members who own trailers.

Steve wrote a letter to Sue Mills regarding her property, which he read to the Board. The Board approved, with suggestions to send the letter certified mail. He also read a letter he will send to Russells, which the Board approved.

Steve announced that a majority of the ACC voted that Duke Sumonia be a member of the committee. A list of the members was read.

ROAD REPORT

Dick Weinmeister reported that Jim Boyd had plowed the roads. Jim said he had plowed mainly to knock down the washboard areas. He said he hit his head often on the windshield, because of unseen rocks, and because the driver has to stand while doing the plowing. He asked that if new equipment is bought, to get a floating blade, as it will be much easier on the bodies of the drivers.

Dick said that if we have good weather and budget money, the road crew will put surface material on the roads. The priorities are Streamside drive to the back entrance, and Copperhill Road. Steve suggested that money be budgeted for a mile to a mile and a half of resurfacing to be done every year. This amounts to about \$3,000 a mile.

Discussion involved people driving too fast on the Retreat Roads. Dick has three orange cones which will be used to forewarn the people in cars that road work is being done.

Long-term planning was discussed. Jim said that the RLA needs to look for a new grader because of the toll it takes on their bodies. He has to take muscle relaxants for twenty-four hours after running this grader. He said that Ron Bachali can get a grader and sell it to the GHAVFD, who could in turn sell it to the Retreat. The government agency that Ron works for will not sell to private organizations such as ours, but only to other government agencies. Jim suggested that if this can be done, the RLA buy a larger grader, sell our old one to the fire department, and buy the new grader from them for \$500 more than they buy it for, thus giving them a \$500 profit. Janice will check with the fire department to see if they would be willing to do this. Jim will write an article for the Newsletter to begin educating the membership towards this idea. Jim also asked that a barn with three bays be built for both fire and road equipment. Ideas for raising the money were: a special assessment, borrowing money or fundraising, and pledging. Placement of such a building was discussed. Marlan will check on the area between Tallmans and Boyds, and the area which is "unplatted" near Gilmores, to see who the owners are, and if it is feasible to use for housing the equipment. It was suggested that the Forest Service might be interested in having the equipment building on its land, since there would be fire fighting equipment involved.

Char presented the Streamside documents, and the Black Creek easement documents. The easement on Streamside is 25 feet. Dick said that legally they can cut the banks, but to keep the non-Retreat people happy, the road crew will only raise the surface in the center of the road three inches, so the run-off will be natural, and they won't have to cut into any roadside bank to obtain the same condition.

Mrs. Maitland owns property in both the Retreat and Bulwark Ridge. Since ~~VYN~~ pays

Road Report , continued

full assessment, it was decided that a letter be sent along with Mrs. Maitland's assessment, explaining that the higher assessment should be used, and asking that she provide proof of any pre-existing agreement.

TREASURER'S REPORT

MaryLouise passed out the treasurer's report and explained it as follows:

Balance Sheet:

At November 11, 1991, the cash balances totaled \$18,777.75, consisting of \$3,104.59 in checking and \$15,673.16 in the money market account.

Income Statement:

Year to date cash receipts total \$23,498.33 and year to date cash disbursements total \$17,574.65 for an excess of cash receipts over cash disbursements of \$5,923.68. During the period since the last Board meeting in September, additional assessments were collected totaling \$907.97. Also during that period total disbursements were \$1,722.76 and interest income was \$88.14. She added that since the books were closed for this report, a check for interest of \$66.00 has been received. No action taken.

Discussion involved changing of the year. The Board decided to leave it as is.

In discussing the budget, the number of total assessments to be counted was 218 members. After lengthy discussion Irene moved that the assessments be raised to \$115 for RLA members, and \$60 for Bulwark Ridge members. Seconded by Marlan. It was noted that if the assessment was raised to \$115, it would probably not have to be raised for a couple more years. The higher assessment will provide \$1,055 more for roads. The motion passed. The increase in assessment, and why it is raised will be announced in the Newsletter (deadline November 28).

MaryLouise moved that any excess monies at the end of the year be put into Road Equipment. Irene seconded. Passed.

The Board is looking at other insurance options for next year.

ENVIRONMENTAL

Mary Purrinton will be Chairman of the Environmental Committee; her purpose is to keep the Retreat healthy and esthetically good. Irene will help her. Mary will get the information from Jim Persichetti.

OLD BUSINESS

A. By-Laws

Marlan will write an article for the Newsletter encouraging the membership to send their revision ideas by March 1, 1992. He said that the final draft will be mailed out on May 1st, to be voted on at the Annual Meeting. He said that the legal wording can't be changed, that what is needed are concepts, rather than haggling over small words. The Board reminded Marlan to be certain that the membership knows that the final version will have gone through the process - the lawyers, the Board. Marlan will take care of the printing.

Discussion involved making a new handbook for 1992. The Board likes the present size. The Covenants will be included, but the inclusion of the By-laws would make it too bulky. Graham asked the Board to think about the contents, size, and what should be done about the handbook for our next meeting.

B. Budget

The Board made one change in the proposed budget, by raising the assessment. The difference is \$8,555 in Road Maintenance, rather than the proposed \$7,500. See the copy attached.

C. Other

1. Signs. Mary felt that our signs are too classy to ruin with white paint, so didn't do as planned at the last meeting. She suggests instead, to use reflective signs that say "Private Road, no Outlet", bolting them in below the existing signs. It was suggested to put these signs on the back entrance, Miller Fork Road, Bulwark

Old Business, continued

Ridge Road, Elkridge Drive. Graham will check the prices. The reason for reflective signs is for night driving.

Janice asked that we have some speed limit signs put up on Retreat Roads.

2. Beavers. Janice said that the beavers are back, and are now close to the Tates. Mary will check for the name of a trapper from Fort Collins, and Marlan will ask Rock if he could remove them. This will be done in the spring.

NEW BUSINESS

A. Goals for 1992

1. Purchase new road grader as soon as possible.
2. Find a location for equipment building.
3. Compete the By-Laws.
4. Roads upkeep.

B. 1992 Meeting Schedule

January 25, March 28, May 30, July 25 (Annual Meeting) September 26 and November 21.

Next Board Meeting will be at 9:30 a.m. on January 25 at he Littles on Fishermans' Lane.

Respectfully submitted,

Carol V. Fulton

Carol Fulton, Recording Secretary

RETREAT LANDOWNERS ASSOCIATION
 Budget Worksheet for 1992

	Prelim.	Final
ASSESSMENT INCOME	23,785	24,840
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EXPENSES		
Accounting	300	300
Annual Meeting	350	350
Donations - GHAVFD	500	500
Environmental	1,500	1,500
Expense Reimbursement	530	530
Equipment	2,000	2,000
Insurance	3,500	3,500
Legal	3,000	3,000
Membership and Corp Fees	315	315
Miscellaneous	300	300
Office Supplies	1,250	1,250
Property Taxes	140	140
Road Maintenance	7,500	8,555
Secretarial Services	600	600
Reserves	2,000	2,000
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Total Expenses	23,785	24,840
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Net Income	0	0
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